III. AMENDMENTS TO THE DRAWINGS

Amendments to Figures 3, 4, 5, 6A and 6B have been made herein as shown in the attached Replacement Sheets.

IV. REMARKS

Claims 1 and 2 were presented for prosecution. Claim 1 was rejected under 35 USC 102(b) as allegedly being anticipated by Boardman et al., US 6,456,986 ("Boardman"), and claim 2 was rejected under 35 USC 103(a) as allegedly being obvious over Boardman in view of Carter, US 6,553,350. (Note that the Carter reference was not cited on the 1449 form, and appropriate correction is requested by the Applicant.) The drawings were objected to for failing to contain certain reference numerals. Applicant has herein provided replacement sheets for Figures 3, 4, 5, 6A and 6B to address this issue. In addition, Applicant has amended claims 1 and 2, and added a new claim 3. No new matter is believed added.

Applicant traverses the rejection to claims 1 and 2 because Boardman and/or Carter fail to teach or suggest each and every feature of the claim. For instance, claim 1 recites a rule management means utilizing a charge calculation method that "includes at least one rule based instruction for calculating a discount, wherein said at least one rule based instruction references a discount table that includes a discount threshold value." Claim 2 recites a discount table that "includes a set of change point identifiers and associated discount threshold values." Neither Boardman nor Carter teach, *inter alia*, a rule based instruction that references a discount table that includes a discount threshold value and/or change point identifier. Because the prior art fails to teach or suggest these features, Applicant submits that they are neither anticipated, nor obvious.

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Applicant respectfully submits that the application is in condition for allowance. Should the Examiner believe that anything further is necessary to place the application in better condition for allowance, the Examiner is requested to contact Applicant's undersigned attorney at the telephone number listed below.

Respectfully submitted,

Date: 12/10/04

Michael F. Hoffman Reg. No. 40,019

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